



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Marcial et al. :
: Art Unit: 3621
Serial No.: 09/630,061 :
: Examiner: Cheung, Mary Da Zhi Wang
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For: SYSTEMS AND METHODS :
FOR CREDIT LINE :
MONITORING :

**AMENDMENT AFTER ALLOWANCE UNDER 37 C.F.R. 1.312
AND
COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE**

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In accordance with 37 C.F.R. 1.312, Applicants request that the Office amend the above-identified patent application as follows. Moreover, the following comments are in response to the Examiner's Statement of Reasons for allowance in the Notice of Allowability dated December 7, 2004.